



IMPORTANT INFORMATION

- **For your protection, we will require identification when you make a savings withdrawal or cash a check.**
- For faster service, please have transactions prepared in advance, including deposit and withdrawal slips.
- We may ask you to endorse checks in our presence.

Thank you for allowing us to provide you with the best customer service possible.

Funds Availability Policy

Description of Deposit	When funds can be withdrawn by cash or check
Direct deposits, wire transfers, cash deposits made in person to a Nantucket Bank Team Member.	The business day we receive the deposit.
Cashier's, certified, teller's or government checks, checks drawn on Nantucket Bank or any division of Sovereign Bank, and the first \$100 of a day's deposits of other checks.	The first business day after the day of your deposit.
Local checks	No later than the second business day after the day of your deposit.
Non-local checks	No later than the third business day after the day of your deposit.
Deposits at any Nantucket Bank ATM The first \$100 of a day's deposits The remainder of the deposit	The first business day after the day of your deposit. No later than the second business day after the day of your deposit.

In some cases we may delay availability to withdraw funds beyond the period described above. In such circumstances, we may delay availability for local checks up to five (5) days, and non-local checks up to ten (10) days.